

Amendments to the Specification:

- 1) Please insert the following paragraph before Detailed Description of the Invention

Figure 4 is a diagram illustrating a wallet card according to one embodiment of the invention.

- 2) Please insert the following paragraphs before the last paragraph on page 12:

Figure 4 is a diagram illustrating a wallet card 410 according to one embodiment of the invention. The wallet card 410 is used by the consumer 20. The consumer 20 has registered with the manager 10 and has been issued the wallet card 410.

A coupon or an advertisement 420 shows a purchase discount 422 for a selected product 430. The selected product 430 may be manufactured or distributed by the manufacturer/distributor 30 (Figures 1-3) and sold by the retailer 40 (Figures 1-3). The manufacturer 30 and the retailer 40 have established relationships with the manager, or management entity, 10. The coupon or advertisement 420 is typically publicly displayed or shown to the public to advertise the availability of such discount for the selected product 430. There may be many other coupons or advertisements that are similar to the coupon or advertisement 420 that may show purchase discounts for other selected products.

The coupon or advertisement 420 has a notification indicia 425 which is related to the wallet card 410. The indicia 425 may be a graphical symbol or any indicia that indicates that the coupon or advertisement 420 may be replaced or represented by the wallet card 410. The indicia may be a logo or a mark that references the manager, or the management entity, 10, or its representative. The consumer 20, when registered to the manager/management unit 10, has been informed of such appearance of the indicia 425. The consumer 20 knows that he or she does not need to cut out the coupon/advertisement 420 to present to the retailer 40 because he or she already has the wallet card 410. The consumer 20, therefore, needs only present the wallet card 410 to the retailer when he or she purchases the product 430 identified in the coupon/advertisement 420.

The wallet card 410 may be scanned by a card reader 440 or any other means of registering the information 460 contained in the wallet card 410. The information 460 may

contain the card holder's identity, contact information, financial information, privilege level, etc. The information 460, however, does not include the coupon data. The card reader 440 may be a magnetic card reader, an optical scanning device, or any other electronic, magnetic, optical, or even mechanical sensor that can read the information 460 contained in the wallet card 410. The retailer 40 may have a database 450. The database 450 may or may not be downloaded from the manager/management entity 10. The database 450 may be local to the retailer 40. The retailer 40 may verify the authenticity of the wallet card 410. The retailer 40 may then provide the purchase discount 422 to the consumer 20 upon verification of the wallet card 410. The purchase discount 422 may be given to the consumer 20 instantly at the check-out counter.